

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicants:	Keis, et al.	Docket No.:	49335.1100
Serial No.:	10/611,781	Examiner:	Ann E. Loftus
Filed:	June 30, 2003	Group Art Unit:	3692
NEW Title:	SYSTEM AND METHOD FOR MANAGING THE TRANSFER OF FUNDS IN ACCORDANCE WITH PAYMENT INSTRUCTIONS		Confirmation No.: 1892

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated February 20, 2008, of which this Reply is filed within two months, please consider the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.